ECCLESIA LAW

Private Ecclesiastical Counsel
United States & International

THE CLIFFORD PROTOCOL

A TECHNICAL MANUAL FOR ABANDONED CREDIT RECOUPMENT

The Executive Summary of the Monetary Shift

Modern banking does not operate on the principle of lending pre-existing funds. Instead, banks create credit *ex nihilo* from the borrower's signature—a fact confirmed by historical statutes and central bank admissions. Since the enactment of **House Joint Resolution 192 (1933)**, gold-backed substance was withdrawn from the public and replaced by a system where all obligations are discharged in fiat credit. This marked a transition from a metal-backed system to a "people-backed" system where your productive capacity and signature serve as the ultimate collateral.

The Historical and Legal Foundations of Credit

The authority for the Clifford Protocol is rooted in centuries of commercial law and 20th-century financial shifts:

- **Bills of Exchange Act 1882**: Establishes that every signed loan, mortgage, or promissory note is a negotiable instrument that can be endorsed and securitized.
- **Federal Reserve Act 1913**: Institutionalized fiat credit issuance backed by signatures rather than gold.
- **HJR-192 (1933)**: Abolished gold-backed contracts and declared all debts dischargeable in legal tender because the government pledged the people's credit as collateral.
- **Modern Money Mechanics**: Federal Reserve publications admit that banks create money by issuing promises to pay, not by lending deposits.

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The Monetization of the Signature

The foundation of bank profit is the conversion of your signature into a financial asset.

- **The Funding Illusion**: When you sign a contract, the bank creates a matching deposit, treating your signature as the funding source for the credit.
- **CUSIP Infrastructure**: These negotiable instruments are bundled and assigned CUSIP numbers, transforming them into tradable securities on international markets via the DTC or EuroClear.
- **Ex Nihilo Creation**: Research by economists like Richard Werner provides empirical proof that banks create money out of nothing at the moment of signing.

Banks as Nominees—The Strategy of Silence

Banks operate in a "nominee" capacity—middlemen who report income on behalf of the true owner.

- **Nominee Misreporting**: Banks often file **Form 1099-OID** in their own names, capturing the tax credits generated by your signature.
- **Abandoned Property**: If the true owner remains silent, the IRS treats the generated credit as "abandoned," allowing the bank to retain the credit as a windfall.
- **The Keating Doctrine**: "Whoever files the 1099 is the creditor; the one who doesn't is the debtor".

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The "Debtor Trap" of SSN and ITIN Filings

Most attempts at recoupment fail because they are filed under the wrong jurisdictional status:

- **Agency Presumption**: The IRS algorithm is hard-coded to recognize **SSN or ITIN** filings as operations of the "body corporate" or debtor estate created by the birth certificate.
- **The Surety Conflict**: Using an SSN reinforces your role as agent and surety for the state's corporate fiction.
- **Code 810 Freezes**: SSN-based claims for large credits trigger **Code 810 holds** and fraud filters because the system assumes a "debtor" is making a fraudulent claim against the Treasury.

The Mechanics of IRS Form 945

IRS Form 945 is the "Master Record" for non-payroll withheld federal income tax.

- **Bank Withholding**: As withholding agents, banks remit the tax withheld from the OID income generated by your signature via **Form 945**.
- **The Casino Analogy**: Form 945 includes categories for gambling winnings; speculative gains from securitization are reported under this same non-payroll framework.
- **Verification Algorithm**: For a refund to clear, the bank's Form 945 deposits (negative numbers in the ledger) must be equal to or greater than the amount claimed on your 1099-OID.

The Fiduciary Remedy—The 98-Series Trust

The Clifford Protocol severs the agency relationship through an **International Grantor Trust**.

- **Separate EIN**: Distinguishes the trust from the SSN debtor estate.
- **Jurisdictional Shift**: Moves the living soul from "debtor fiction" to "international fiduciary" status.

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- **Form 56**: Used to post the successor trustee on the IRS CAF, establishing fiduciary authority over the trust.
- **Fiduciary Return**: Form 1041 is used to report OID income and claim credits, avoiding the audit triggers associated with Form 1040.

The Significance of the 508(c)(1)(a) Fiduciary Trustee

The 508(c)(1)(a) ministry structure is essential for the lawful stewardship of recouped credit.

- **Mandatory Tax-Exemption**: Under U.S. law, a 508(c)(1)(a) church or ministry is mandatorily tax-exempt and is not required to file annual returns.
- **Ministerial Grants**: Recoupment proceeds are issued from the ministry trust to the individual as Ministerial Grants to ensure they are not categorized as earned income.
- **Jurisdictional Immunity**: The ministry operates within a private, ecclesiastical jurisdiction that sits outside the oversight of the SEC or FCA.
- **Fiduciary Stewardship**: The ROS Ecclesia Trust acts as a fiduciary to receive recoupment proceeds from the U.S. Treasury, keeping the credit within a tax-exempt ecosystem.

The Envoy Protocol and Ecclesiastical Jurisdiction

The protocol is finalized by moving the credit into a private jurisdiction:

- **Rescission of Agency**: The doctrine of *Clausula Rebus Sic Stantibus* is used to renounce the unwanted agency relationship with the "body corporate" created at birth.
- **General Executor Status**: The living soul reoccupies the office of General Executor over the decedent estate, taking control of all liabilities and assets.
- **Ecclesiastical Immunity**: As a Church Envoy, the individual claims international diplomatic immunity, placing their jurisdiction above Crown and domestic statutory law.

The Asset Fortress—Your Private Treasury

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The final component is the **Asset Fortress Protocol** (Trust 2):

- **Private Treasury**: This trust functions as a private treasury to hold currency, land, and IP in a private jurisdiction.
- **Off-Boarding**: It allows the living soul beneficial use of assets "off-board" from the corporate system without statutory liability.
- **Spend-Recoup Cycles**: The protocol utilizes a loop where spending from the private treasury generates new abandoned credit that is subsequently recouped.
- **Regulatory Compliance**: The activity is categorized as ecclesiastical education and private trust administration, remaining outside the UK's "commercial activity" trigger.

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